

UNITED STATES BANKRUPTCY COURT
Southern District of Indiana

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines

The debtor(s) listed below filed a chapter 7 case on August 24, 2006.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office or may be viewed on the Court's PACER site at <http://pacer.insb.uscourts.gov> .

Refer to other side for Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher Wayne Owens 89 Maddox Lane Bedford, IN 47421	Amanda Sue Owens 89 Maddox Lane Bedford, IN 47421
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Case Number:

06-91228-BHL-7

Social Security Number(s):

xxx-xx-3612, xxx-xx-6047

Attorney for Debtor(s) (name and address):

Mark Zuckerberg
Law Office of Mark S Zuckerberg, P.C.
333 N Pennsylvania St Ste 100
Indianapolis, IN 46204
Telephone number: 317-687-5157

Bankruptcy Trustee (name and address):

Kathryn L Pry
P O Box 6771
New Albany, IN 47151
Telephone number: 812-944-2646

Meeting of Creditors

Date: **October 04, 2006**

Time: **11:00 AM**

Location: **Rm. 115 Federal Building, 121 W. Spring St., New Albany, IN 47150**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Electronic devices capable of taking photos are not permitted in the Courthouse. Do not bring a cell phone or PDA capable of taking photos to your hearing/meeting. The Court Security Officers will not hold your device while you attend your hearing/meeting. You will be required to return the photo enabled device to your vehicle or other off-site location.

Deadlines

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:

December 04, 2006

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
SOUTHERN DISTRICT OF INDIANA
121 W Spring St Rm 102
New Albany, IN 47150
Telephone number: 812-542-4540

For the Court:
Clerk of the Bankruptcy Court:
John A. O'Neal

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

August 26, 2006

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. All individual debtors MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Change of Address	Creditors are responsible for notifying the bankruptcy clerk's office in writing of address changes. The case number must be included on any correspondence.
Bankruptcy Clerk's Office	Any paper filed on this bankruptcy case should be filed at the bankruptcy clerk's office or on the Court's ECF web site at http://ecf.insb.uscourts.gov . All filed papers, including the list of the debtor's property and debts and the list of the property claimed as exempt, may be inspected at the bankruptcy clerk's office or on the Court's PACER web site at http://pacer.insb.uscourts.gov .
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to other side for Meeting of Creditors and Deadlines